



• Memphis, Tennessee •

Ph. 901.643.0095

April 8, 2020

Joseph M. Otting,
Comptroller of the Currency

Robert E. Feldman, Executive Secretary,
Federal Deposit Insurance Corporation

Re: OCC Proposed CRA Rulemaking Docket ID OCC-2018-0008
FDIC RIN 3064-AF22

The members of the Memphis & Shelby County Lead Safe Collaborative are strongly opposed to the proposed changes to the Community Reinvestment Act, which would result in significantly fewer loans, investments, and services to low- and moderate-income communities. This proposal would make redlining legal again, permitting banks to avoid investment in low-income and minority neighborhoods.

Our organization focuses on serving the community by informing citizens about the massive lead problem in our city while convening with CDC's, politicians, and other key members of the community to solve the problem. Many of the people we serve are less privy to information that project personal and community growth; however, it is our moral duty to stand up for those who do not have a platform.

On behalf of the low- and moderate-income people and places that my organization serves, I ask that you please discard the proposal.

Sincerely,

Melanie C. Scott,
Chief Officer of Finance & Operations

cc: National Alliance of Community Economic Development Associations (NACEDA)
National Community Reinvestment Coalition (NCRC)
The Honorable Steve Cohen, U.S. House of Representatives
The Honorable Lamar Alexander, U.S. Senate
The Honorable Marsha Blackburn, U.S. Senate